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Docket No. CITI0058-US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Charles R. HASKINS

Examiner: KANOF, P.

Serial No. 09/381,243

Art Unit: 3628

Filed: January 21, 2000

For: METHOD AND SYSTEM FOR ESTABLISHING, MONITORING, AND RESERVING A
GUARANTEED MINIMUM VALUE RETURN ON SELECT INVESTMENTS

Assistant Commissioner of Patents
Washington, D.C. 20231

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GROUP 3600

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Sir:

The following is response to the Office Action mailed June 18, 2003. The undersigned kindly requests consideration of the following amendments and remarks.